

EXHIBIT V

COMMONWEALTH LAND TITLE INSURANCE COMPANY
90 First Halsey Road | Parsippany, NJ 07054 | 973-515-0033 | fax 973-515-0190



September 29, 2000

OCT 04 2000

Coastal Title Agency, Inc.
21 West Main Street, Suite 2
P.O. Box 740
Freehold, NJ 07728

Attn: Robert F. Agel, President

Re: Mutual Termination of Agency Agreement

Dear Bob:

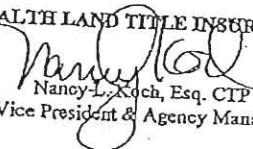
This will confirm our mutual decision to terminate Coastal Title Agency, Inc.'s agency relationship with Commonwealth Land Title Insurance Company as reflected in our Agency Agreement dated April 12, 1989. Please sign the original of this letter signifying your agreement to this mutual termination and return it to me in the enclosed self-addressed envelope.

Cris Franco will be contacting you to arrange to retrieve your supply of Commonwealth and to perform a termination audit. I'm confident that Coastal will extend it usual courtesy to her.

We are pleased that neither company is looking at this mutual termination as the "closing of a door" and expect that some day we will again work together. If we can be of any assistance at all (for example if for some reason you need to be able to write a transaction on this Company), or if your underwriting needs change, please do not hesitate to call upon us.

Very truly yours,

COMMONWEALTH LAND TITLE INSURANCE COMPANY


Nancy L. Koch, Esq. CTP
Vice President & Agency Manager

cc: Rick Wilson
Terry Gupko-Swopo
Cris Franco

Coastal Title Agency, Inc. hereby agrees to mutually terminate its agency relationship with Commonwealth Land Title Insurance Company.

Coastal Title Agency, Inc.

By: 

Dated: 10/3/2000